

## **EXHIBIT A**

LEGAL NOTICE

**If you received a cellular telephone call from or on behalf of Comenity Bank using an automatic telephone dialing system or an artificial or prerecorded voice you may be entitled to receive a payment and your rights may be affected by this class action settlement.**

If you received a cellular telephone call from or on behalf of Comenity Bank using an automatic telephone dialing system or an artificial or prerecorded voice you may be entitled to receive a payment and your rights may be affected by this class action settlement. A Settlement has been reached in a class action lawsuit alleging that Comenity Bank ("Comenity" or "Defendant") violated the Telephone Consumer Protection Act ("TCPA"), by calling or allowing other companies to call cell phone numbers using an automatic telephone dialing system ("ATDS") and/or an artificial or prerecorded voice between August 1, 2010 and May 26, 2014, without prior express consent. The Court did not decide in favor of Plaintiffs or Comenity. Comenity denies any violation or liability. To settle the case, Comenity will provide a Settlement Fund of up to \$8,475,000. The case is known as *Couser v. Comenity Bank*, Case No. 3:12-cv-02484 MMA-BGS (S.D. Cal.).

The "Class" includes all persons whose cellular telephone numbers were called by Comenity, released parties, or a third party dialing company on behalf of Comenity or the released parties, using an automatic telephone dialing system, without consent, from August 1, 2010 through May 26, 2014. Persons whose cellular telephone numbers were marked with a "wrong number" code in Comenity's database are not included in the Class (these persons are included in the putative class in *Picchi v. World Financial Network Bank*, Case No.: 11-CV-61797, currently pending in the Southern District of Florida). Subject to final Court approval, each Settlement Class Member who received one of these calls and submits a valid Claim Form will be paid an equal distribution from the Settlement Fund—after deducting the costs of litigation, notice, claims administration, attorneys' fees and incentive award—depending on the number of Claims submitted. Payment amounts will vary based on the total number of valid Claim Forms received. The Class is believed to consist of 4.3 million to 4.4 million Settlement Class Members. Potential damages under the TCPA are \$500 for each negligent violation and up to \$1,500 for each willful violation. To make a claim, call 1-888-939-8042, go to [www.couservcomenitysettlement.com](http://www.couservcomenitysettlement.com), or download and print a Claim Form from [www.couservcomenitysettlement.com](http://www.couservcomenitysettlement.com) and mail it to Couser Settlement Claims Administrator, P.O. Box 43315, Providence, RI 02940-3315. Claim Forms must be received on or before **January 29, 2015**.

If you do not want to be a part of the Settlement, you must exclude yourself by writing to the Claims Administrator postmarked no later than **February 9, 2015**. Unless you exclude yourself, you will be bound by any final judgment in the action, including the release of Comenity and others from any claims arising out of or related to this Settlement.

If you want to object to the Settlement, you must file an objection with: (1) U.S. District Court, 221 West Broadway, San Diego, CA 92101; (2) Abbas Kazerounian, KAZEROUNI LAW GROUP, APC, 245 Fischer Avenue, Suite D1, Costa Mesa, CA 92626; and (3) David J. Kaminski, CARLSON & MESSER LLP, 5959 W. Century Blvd., Suite 1214 Los Angeles, CA 90045, postmarked no later than **February 9, 2015**. At your own expense, you may have your own lawyer appear in Court for you if you like. If you hire your own lawyer, that lawyer must send a Notice of Intention to Appear postmarked no later than **February 9, 2015** to all three addresses above.

The Court has scheduled a Fairness Hearing for April 20, 2015, at 2:30 p.m., in Courtroom 3A of the U.S. District Court, Southern District of California, 221 West Broadway, San Diego, CA 92101 to decide: (1) whether to approve the Settlement; (2) Class Counsel's request for fees of up to 25% of the \$8,475,000 Settlement Fund and costs up to \$25,000; and (3) a \$1,500 payment to the Class Representative (Carrie Couser). Upon final approval, the action will be dismissed with prejudice and the Settlement Class Members who do not request exclusion will be deemed to release Comenity and related entities as detailed in the Settlement Agreement (available at [www.couservcomenitysettlement.com](http://www.couservcomenitysettlement.com)).

**For more information: [www.couservcomenitysettlement.com](http://www.couservcomenitysettlement.com) or call 1-888-939-8042.**